



B U L L E T I N

December 17, 2024

Bulletin No. 12-2024

To: NISS Member Companies

Re: New Classification Codes for Commercial Motor Homes and Trailers

We would like to inform you that we have identified an issue with the current class codes being used for both Commercial and Private Passenger Motor Homes and Trailers. This overlap has been causing unnecessary edit errors and discrepancies in the editing process.

To address this issue, we are introducing new class codes for the Commercial Motor Homes and Trailers.

The new class codes are shown in detail on the attached pages.

These changes apply to policies effective January 1, 2025, and subsequent. The updated coding will be reflected in the 1st Quarter 2025 revisions to the NISS Automobile Volume I and Volume II Statistical Plans.

Sincerely,

A handwritten signature in dark ink, appearing to read "Jeffrey R. Patterson", written over a horizontal line.

Jeffrey R. Patterson
President & CEO

Attachments

CODING SECTION

<u>X</u> Premiums	<u>X</u> Liability	<u> </u> Private Passenger
<u>X</u> Losses	<u>X</u> No-Fault	<u>X</u> Other Than Private
	<u>X</u> Physical Damage	Passenger
<u> </u> Voluntary Risks		<u> </u> Assigned Risks

CLASSIFICATION CODES

MISCELLANEOUS

Description	Code
Business Interruption (applicable to Coverage codes 441, 451, and 461 only)	
Business Income Only.....	9480*
Business Income and Extra Expense combined.....	9481*
Composite Rate Basis.....	9409+
Excess Indemnity Policies	
Liability and Medical Payments.....	9495+
Excess Insurance - <u>Liability Only</u>	9406#+
Hired Cars	
Private Passenger.....	9405+
Commercial.....	9404+
Long Haul Truckmen.....	6480+
Public.....	5800+
Low Speed Vehicles (Florida Only).....	9319
Motorcycles, Motorized Scooters, Motorized Bicycles, Powercycles, etc. - Commercial Type.....	9486
Motor Homes and Auto Homes.....	9840
No-Fault losses from an accident occurring in a state mandating no-fault coverage and your insured has inadequate (or no) no-fault coverage. Record only those losses in excess of available coverage under Cov. 001 for P.I.P.; Cov. 004 for P.D.; Cov. 029 for Collision.....	9460
Non-Ownership.....	9408+
Snowmobiles and similar vehicles - used principally off public roads - Commercial Type.....	9477
South Carolina - Recoupment of Facility Assessment Surcharge <u>Liability Only</u> (Premium Only).....	9987+
Trailers	
<u>Physical Damage Only</u>	
Recreational.....	9832
Mobilehome.....	9833
All Other.....	9831
Use of Other Automobiles - New Hampshire Only.....	9391
All Other Automobiles.....	9999+

* Exposure basis is Limit of Insurance.

Applicable only if the primary insurance is not written by the same carrier.

+ Exposures not required.

CODING SECTION

<input checked="" type="checkbox"/> Premiums	<input checked="" type="checkbox"/> Liability	<input type="checkbox"/> Private Passenger
<input checked="" type="checkbox"/> Losses	<input checked="" type="checkbox"/> No-Fault	<input checked="" type="checkbox"/> Other Than Private
	<input checked="" type="checkbox"/> Physical Damage	Passenger
<input checked="" type="checkbox"/> Voluntary Risks		<input type="checkbox"/> Assigned Risks

CLASSIFICATION CODES

**MISCELLANEOUS CLASSIFICATIONS
NEW JERSEY**

Description	Code
Garages - Non-Dealer Risks - Customers' Rentals for Private Passenger Automobiles rented to customers by the named insured while such customers' automobiles are temporarily left with the named insured for service, repair or sale.....	7800+
Golfmobiles.....	9465
Hired Cars	
Private Passenger.....	9405+
Commercial.....	9497+
Long Haul Truckmen.....	6480
Public.....	5800+
Motor Carrier Insurance - Coverage for hired or substituted automobiles, provided by endorsement in accordance with requirements of a state or federal administrative authority regulating motor carriers or passengers or property - additional premium and losses under such coverage.....	9472+
Mechanical Breakdown Policies	
New Automobiles	
Symbol Codes 1-4.....	9454
Symbol Code 5.....	9455
Symbol Code 6.....	9456
Symbol Code 7 and above.....	9457
Used Automobiles	
Symbol Codes 1-4.....	9394
Symbol Code 5.....	9395
Symbol Code 6.....	9396
Symbol Code 7 and above.....	9397
Motorcycles, Motorized Scooters, Motorized Bicycles, Powercycles, etc., Commercial Type.....	9486
Motor Homes and Auto Homes.....	9840

+ Exposures not required

CODING SECTION

<input checked="" type="checkbox"/> Premiums	<input checked="" type="checkbox"/> Liability	<input type="checkbox"/> Private Passenger
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CLASSIFICATION CODES

**MISCELLANEOUS CLASSIFICATIONS
NEW JERSEY**

Description	Code
No-Fault losses from an accident occurring in a state mandating no-fault coverage and your insured has inadequate (or no) no-fault coverage. Record only those losses in excess of available coverage under Cov. 001 for the P.I.P; Cov. 004 for P.D., Cov. 029 for Collision.....	9460
Non-ownership.....	9408+
Repossessed Automobiles - Finance Companies and Banks.....	9472+
Snowmobiles and similar vehicles - used principally off public roads - Commercial Type.....	9477
Trailers	
<u>Physical Damage Only</u>	
Recreational.....	9832
Mobilehome.....	9833
All Other.....	9831
Transportation of Employees of One or More Employers	
Private Passenger Automobile - Written at private passenger rates - Code as Private Passenger Cars.....	----
All Other.....	9472+
40 and 8 Vehicles.....	9472+

+ Exposures not required.